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PTO/SB/21 (04-04)

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SEP 23 2004

Total Number of Pages in This Submission

Application Number	10/688,065
Filing Date	October 16, 2003
First Named Inventor	McGee, Christopher R.
Art Unit	3621
Examiner Name	Not Yet Known
Total Number of Pages in This Submission	Attorney Docket Number 020375-033110US

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to Technology Center (TC)
<input type="checkbox"/> <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> <input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	SB/08
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	International Search Report
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	3 References
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		Return Postcard
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
	Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name

Townsend and Townsend and Crew LLP
Darin J. Gibby

Reg. No. 38,464

Signature

Date

September 20, 2004

CERTIFICATE OF TRANSMISSION/MAILING

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Typed or printed name	Janet L. Newmaker		
Signature	<i>Janet L. Newmaker</i>	Date	September 20, 2004

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PATENT
Attorney Docket No.: 020375-033110US

Commissioner for Patents
Mail Stop Amendment
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Alexandria, VA 22313-1450

On September 20, 2004



TOWNSEND and TOWNSEND and CREW LLP

By: Janet L. Newmaker
Janet L. Newmaker

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Christopher R. McGee et al.

Application No.: 10/688,065

Filed: October 16, 2003

For: DISCOUNT-INSTRUMENT
METHODS AND SYSTEMS

Examiner: Not yet known

Art Unit: 3621

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98**

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

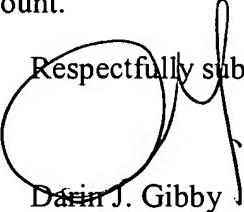
Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Also enclosed is a copy of the Search/Examination report corresponding to the PCT application.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Daniel J. Gibby
Reg. No. 38,464

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Information Disclosure Statement by Applicant <i>(use as many sheets as necessary)</i>				Complete if Known	
Application Number	10/688,065				
Filing Date	October 16, 2003				
First Named Inventor	McGee, Christopher R.				
Art Unit	3621				
Examiner Name	Not yet known				
Sheet	3	of		Attorney Docket Number	020375-033110US

U.S. PATENT DOCUMENTS*					
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Number	Kind Code ² (if known)		
	AA	US-RE 34,915		04-25-1995	Nichtberger et al.
	AB	US-5,868,470		02-02-1999	Thompson
	AC	US-6,336,099		01-01-2002	Barnett

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Country Code ³	Number ⁴ Kind Code ⁵ (if known)		
NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
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Examiner Signature	Date Considered
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¹EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

²Applicant's unique citation designation number (optional). ³Applicant is to place a check mark here if English language Translation is attached.